

RAILROAD TIME TABLE.

MEMPHIS AND LOUISVILLE RAILROAD.

Arrives. Leaves.

Express daily (except Sunday) 3:15 12:30

Mail Train daily 3:40 1:15

Nashville Accommodating 8:40 1:15

Depot at head of Main street.

Ticket Office, 287 Main street, corner of Madison.

MISSISSIPPI AND TENNESSEE R. R.

Arrives. Leaves.

N. O. Mail (daily) 3:00 11:00

Express (daily except Sunday) 3:30 11:30

Freight (daily except Sunday) 4:30 5:50

Depot at head of Main street.

Ticket Office, 287 Main street, corner of Madison.

MEMPHIS AND CHARLESTON R. R.

Arrives. Leaves.

Mail train daily 3:00 11:00

Express train daily 3:30 11:30

Nashville train daily 3:40 1:15

Depot at head of Main street.

Ticket Office, 287 Main street, corner of Madison.

MEMPHIS AND LITTLE ROCK RAILROAD.

Arrives. Leaves.

Mail Train daily 3:00 11:00

Express Train daily 3:30 11:30

Freight Train daily 4:30 5:50

Depot at head of Main street.

Ticket Office, 287 Main street, corner of Madison.

RAILROADS.

LOUISVILLE AND NASHVILLE

Great Southern Railroad.

SCHEDULE.

Express train leaves daily (except Sunday) 3:15 a.m.

Mail train leaves daily 3:40 a.m.

Freight and Accommodation leaves daily 4:15 p.m.

Fullman Palace Sleeping Cars on all night trains.

For tickets or information, apply at Ticket Office, 287 Main, northwest corner of Madison street.

JOHN T. FLYNN, Sup't Memphis Div.

JAMES SPERRY, Ticket Agent. 727

MISSISSIPPI & TENNESSEE RAILROAD.

Change of Schedule.

MEMPHIS, TENN., October 30, 1875.

ON AND AFTER SUNDAY, OCTOBER 31, 1875, trains will run as follows:

New Orleans mail, daily. Leave. Arrive. Memphis 3:15 p.m. 2:30 p.m.

Express train, daily (except Sunday). 5:00 p.m. 8:50 a.m.

Freight and Accommodation, daily (except Sunday). 4:30 a.m. 4:35 p.m.

W. J. ROSS, Gen'l Sup't.

MEMPHIS AND CHARLESTON RAILROAD.

CHANGE OF SCHEDULE.

ON AND AFTER SUNDAY, AUGUST 22, 1875:

Mail train daily. Leave. Arrive. Memphis 11:00 a.m. 3:00 p.m.

Express train daily. 3:40 a.m. 12:10 p.m.

Nashville train daily. 4:50 p.m. 8:05 a.m.

No change of cars between Memphis and Bristol, and only one change of cars to Washington.

Close connection for all points East and Southeast.

Railroad time is twenty minutes faster than city time.

W. J. ROSS, Gen'l Sup't.

TOM H. DUNN, Ticket Agent, 275 Main st. 22-1111-11

ONLY ONE NIGHT OUT

FROM—

Louisville, Cincinnati and St. Louis.

TO—

NEW YORK.

VIA THE—

LITTLE MIAMI, PAN HANDLE and Pennsylvania Route.

Shortest and Quickest to all Eastern Cities.

DAILY

4 THROUGH TRAINS.

THROUGH FROM Cincinnati to New York IN 26 HOURS.

ALL SATURDAY TRAINS RUN through to New York without detention.

Fullman's Palace Drawing-Room and Sleeping Cars on all through trains.

For Through Tickets.

APPLY AT—

Ticket Offices Throughout the South and Southwest.

SIDNEY B. JONES, G. S. W. Pass. Agt., Cincinnati, O.

G. S. W. Pass. Agt., Louisville, O.

G. S. W. Pass. Agt., Columbus, O.

LOUISVILLE AND CINCINNATI Short-Line Railroad FOR CINCINNATI AND THE EAST!

The Quickest, Best and Only Route

Running Three Daily Lines

Fullman Drawing-Room Sleeping Coaches from Louisville to Cincinnati, Columbus, O., Pittsburg, Mo., and St. Louis.

PHILADELPHIA, NEW YORK and other Eastern cities WITHOUT CHANGE.

THE ONLY LINE WITH WHICH PASSENGERS CAN GO FROM THE SOUTH DIRECT TO NEW YORK WITHOUT CHANGE.

ARRIVING ONE TRAIN IN ADVANCE of all other lines. Time from Louisville to New York.

Only Thirty-Two Hours

This Line is Bone Ballasted and entirely FREE FROM OYSTERS. Being equipped with the celebrated Westinghouse Safety Air Brake, precludes all possibility of collisions.

ONLY ALL RAIL LINE

Between Louisville and Cincinnati, passing over the Great Iron Rail-way Bridge at Adams Landing.

Passengers via this Line avoid a tedious haul through Louisville, by changing Cars at Louisville for the Louisville and Nashville Line, where they can be served with an excellent meal at RUPERT'S DINING HALL AT ALL HOURS.

Trains of the Short Line make close connections with Trunk Lines at Cincinnati for all points North and East.

Trains for the Louisville and Nashville AND THE SHORT LINE at all ticket offices in the South and Southwest.

J. W. McLEOD, Gen. Sup't.

G. S. PARKER, Gen. Pass. and Ticket Agt.

PAPER.

Paper! Paper! Paper

OF ALL KINDS.

DU PONT & CO.,

Manufacturers and Wholesale Dealers.

Louisville, Kentuck

Have just removed to new large four story warehouse, N. 1st Main st.

PUBLIC LEDGER.

Eight Dollars per Annum

LARGEST CITY CIRCULATION.

Fifteen Cents Per Week

VOL XXI. MEMPHIS, TENN.: WEDNESDAY EVENING, DECEMBER 29, 1875. NO. 103

THE PUBLIC LEDGER IS PUBLISHED every afternoon (except Sunday) at No. 10 Madison street.

Advertisements are served to city subscribers by faithful carriers at FIFTEEN CENTS PER WEEK, payable by the carrier. By mail (in advance): One year, \$5; six months, \$3; three months, \$2; one month, 75 cents. Postage free.

Readers supplied at 2 1/2 cents per copy.

Weekly Public Ledger.

Published every Tuesday at \$2 per annum (in advance). Postage free.

Communications upon subjects of general interest to the public are at all times acceptable. Rejected manuscripts will not be returned.

RATES OF ADVERTISING IN DAILY:

First insertion.....\$1.00 per square

Subsequent insertions.....50 "

For one week.....2.50 "

For two weeks.....4.00 "

For three weeks.....5.00 "

For one month.....7.50 "

RATES OF ADVERTISING IN WEEKLY:

First insertion.....\$1.00 per square

Subsequent insertions.....50 "

For one week.....2.50 "

For two weeks.....4.00 "

For three weeks.....5.00 "

For one month.....7.50 "

Displayed advertisements will be charged according to the space occupied, at about twice the rate of the solid type of the inch.

Regular advertisers will offer superior inducements, both as to rate of charges and manner of displaying their favors.

Notices in local column inserted for twenty cents per line for each insertion.

Notices of deaths and marriages, twenty cents per line.

All bids for advertising are due when contracts are made payable on demand.

All letters, whether upon business or otherwise, must be addressed to—

E. WHITEHORN,

Publisher and Proprietor.

FACTS AND FANCIES.

France and England have had very cold weather.

Gone into liquidation—The Bank of Brandywine.

It is now proposed to uniform all the London cabbies.

London has a society which does free washing for the sick and infirm.

Four newspapers published in Paris are devoted exclusively to hair-dressing.

An exhibition of specimens of needle-work, done in the public schools of London by the girls, has lately been held in that city.

The Russians are beginning to turn their attention to the advantage of connecting St. Petersburg with China by means of a telegraph across Siberia.

Egypt will probably soon become an important exporter of salt to India.

Since the late of May last 6000 tons of that article, produced at Suez, have been sent to Calcutta.

The German Parliament refused to sit one day recently on account of the cold.

It appears they can warm the house and they can ventilate it, but they cannot do both at the same time.

The police authorities at San Francisco have made their first raid on the opium-smokers, and will continue the crusade till they have broken up all dens frequented by white people.

Colonel Valentine Baker has been employing his prison hours by writing the account of his personal experiences in the Russian campaign against Khiva. The book is soon to be published.

New instruments for instantaneous slaughtering of cattle have been tried at the Bradford, Yorkshire, abattoir with success. They were lent by the Royal Society for the Prevention of Cruelty to Animals.

Chicago Times: "If you don't want your wife to bother you every day with the remark 'Don't forget that worsted,' just mention to her the pretty girl who tends the worsted counter where you got the last."

It is a common thing to speak of the posterity of Adam as the "human family," but when it comes to the reading of a rich man's will, we don't pan out as brothers and sisters so much as you would suppose.

Tenders are invited by the Lords of the British Admiralty for raising the Vanguard. The ship is to be raised whole, not in pieces, and payment is to be a lump sum, not a percentage on the value of the ship.

A reporter in Paris in looking up the particulars of a murder, got into the wrong apartment and was nearly smothered with kisses by an emotional pair who mistook him for their returned son, who had been absent twenty years.

According to Aristophanes, the Grecian Artemus Ward, man was once both man and woman. The partition which resulted in the institution of distinct sexes is attributed to the absence of shirt-studs and the frequent recurrence of wash-day.

He bent over her tenderly as she sat at the piano, and putting all his soul into his voice, sang a few bars of that ever-favorite hymn, "Nearer to Thee."

She raised her eyes to his face, and all that seemed to strike her was the size of his mouth.

A great storm has been experienced at Gibraltar, in which scarcely a road or street escaped damage. Many houses were burst open by the force of the water, which, in some cases, was eight feet deep in the lower stories. Two vessels were wrecked, with a loss of fifteen lives.

A telegram from Vienna to London states that snow has been falling incessantly. The trains to Italy and Hungary are stopped, and the stations temporarily closed. In Vienna the Police are taking special precautions to prevent accidents from the snow in the streets. In some of the country districts the snow is nine feet in depth.

VESEVIUS.

First Symptoms of the Present Volcanic Eruption—The Number of Communications of the Vesuvius Committee—The "Seismograph," or Earthquake Writer.

Probably before this letter reaches the Register you will have already inserted in your columns the notice from Prof. Palmieri, who watches high up in the observatory on the slopes of Vesuvius, that the old volcano is showing signs of an eruption. The daily Pungolo of Naples is the ordinary medium of the Professor's announcements of the threatening of the historic (and, for all that, graceful) form above the Bay of Naples. Before the Bourbons reigned, he caused observations to be established in the meteorological observatory referred to, with the end in view of recording the phenomena connected with Vesuvius, and, if possible, to give warning of approaching eruptions. This has been partially successful, for that most frequently recurring phenomenon in connection with volcanoes—the earthquake—is immediately detected by an instrument called

THE SEISMOGRAPH (earthquake writer); the slightest shock is readily indicated by the sensitive mechanism. This instrument is the invention of Palmieri, who is a professor in the University of Naples, and one of the most eminent physicists living. No proper description can be given without engravings of the seismograph, by which the Professor feels the pulsations of earthquakes; but Robert Mallet, the first authority on earthquakes and volcanoes, states the general principle to be one "in which wave movements are indicated by the displacement, relative or absolute, of columns of mercury in glass tubes. It is a self-recording instrument, composed of two distinct portions—one for record of horizontal, or rather what are called undulatory shocks; the other for vertical shocks." Now, while the seismograph has been most successful in recording the earthquake movements, as a foreteller of eruptions it cannot be said to be perfectly reliable when taken alone; but if its recordings are taken in conjunction with careful observations of the igneous and other indications of Vesuvius an eruption can pretty surely be foretold. Such a conjunction has just occurred, which has caused the communication to the Pungolo, and we learn from Professor Palmieri that Vesuvius gives unmistakable symptoms of an approaching eruption.

THE CRATER

formed by the terrible eruption of 1872 has been falling in on the southeast, or, to use the exact language of the Professor, has been "becoming bottomless," with emanations of black smoke. The instruments at the observatory are slightly agitated. There is no telling when igneous results will follow these indications. But in the month of December, 1874, a similar phenomenon manifested itself in the crater, and the eccentric eruption, with copious floods of lava, took place in May, 1875.

THE PROFESSOR DOES NOT PREDICT with absolute certainty when the next eruption will take place. Indeed, he cannot, for we must remember that Monte Nuovo, in the sixteenth century, was thrown up between Pozzuolo (Puteoli) and Baia in a single night; and, as Mallet has well observed, "a small fissure may go on for months, and yet, without an hour's notice by any preliminary sign, may wake up with a roar, and darken the air with ashes and lapilli, such as those which overwhelmed Pompeii. One eruption may blow forth little but dust and ashes (so-called), and another may pour out rivers of lava and little else."

THE ERUPTION OF 1850 took place in February of that year, when I happened to be traveling in Southern Italy. I was just finishing my student days, and my mind was very open to impressions. Since that time I have gazed not only upon Stromboli and Etna, but upon the loftiest volcanoes of South America; but for the display of awful power—of awful sublimity and grandeur—to after access impressed me more solemnly and deeply than this eruption of Mount Vesuvius, when the mountain, ceasing to eject volcanic matter from its ordinary channel, opened far below two craters on the very side—the southern—which is now giving threatening indications. The new crater in 1850 shot forth three streams of lava. The most considerable was a which took the direction of Bosco Reale, a village just above Pompeii. Indeed, the lava, if it had flowed a little more than a mile further, would have utterly destroyed what the ashes left of Pompeii 1800 years ago. This lava stream, in rushing toward the village of Bosco Reale, marched through a wood of oak, ilex and ash. As it inclosed the trees the heat engendered steam in the cavities of the roots and trunks, the loud detonations of bursting trees and the immediate flame which followed formed a pyrotechnic display of the most brilliant character.

THE NUMBER OF RECORDED ERUPTIONS from the first century to the seventeenth inclusive was nineteen, a little more than the average of one per century. During the eighteenth century there were twenty-three, one on the average of about four and a half years. Up to the present time in this century there have occurred twenty-five eruptions or an average of one in every three years. At the last took place in April, 1872, we may confidently look for another.

AN ART SHOP IN PARIS.

The ingenuity of purveyors for the Paris market is infinite, and the production of the animal, vegetable and mineral kingdoms have been worked upon by industrious inventors until it seemed hardly possible to utilize any one of them by a fresh process. Nevertheless a new use for some thing or creature hitherto deemed useless is constantly being reported from the metropolis of the versatile nation. One of the last species of industry discovery is recorded in the Soir newspaper. This is the breeding of that insect which is usually considered interesting only as the subject of scientific studies—the industrious but not altogether friendly ant. A young lady, more practically philosophic than Escop or La Fontaine, has actually started an establishment for the preservation and propagation of the ant species in France. The fair mistress of the institution is described as of rather

"terrible" aspect. Although clad in a suit of buff, like the female archers of the olden time, she is not completely guarded against the attacks of her ungracious proteges, who have managed to bite her face and hands until they are tainted to the texture of parchment. The consequence of these continuous attacks has, so the Soir affirms, been to render her skin insensible to the most furious assaults. She lives day and night in the midst of her numerous wards, and employs large numbers of emissaries to collect fresh sacks of them from the great forests in or near France. It is not, of course, a mere disinterested affection which has suggested to her these strange proceedings. She keeps only the ants which are "good layers," and sells their eggs at a high price to the breeders of phantasms, whose taste for that article of food amounts almost to a madness. Until lately human ingenuity has been more usually exercised in inventing methods for the destruction of ants. But as we grow wiser we grow more humane. The police of Paris have removed the ant-house of the inventress to a respectful distance from the town. But she has already established her reputation and a custom which bids fair to make her fortune.

At a sale of autographs and manuscript curiosities of Dr. Shurtliff's collection in Boston the other day, an original draft by Benedict Arnold on the Province of Massachusetts, signed for payment by Samuel Adams, secretary, James Otis, and 14 others of the Council, brought \$25.00. Other autographs, bringing higher prices were those of General Putnam, \$15; Governor Elbridge Gerry, \$15; Sir William Pepperell, his father, and others, \$15; General Joseph Dudley, \$15; John Hancock, \$112; Samuel Adams, \$20; Richard Henry Lee, \$14; Benjamin Franklin, \$15, and Nathan Appleton and 100 other prominent citizens of Boston for the Webster meeting in Faneuil Hall in October, 1852, \$10.50.

London can lay claim to the youngest of the habitual drunkards. Mr. Henry Chesley, aged six years, was found hopelessly drunk the other night in Pentonville-road, Clerkenwell. He was without father or mother, both having deserted him, and his grandmother was unable to keep him within bounds.

SPECIAL NOTICE

A Valuable Medical Treatise.

The edition for 1875 of the sterling Medical Annual, known as Hottel's Almanac, is now ready, and may be obtained, free of cost, of druggists and general country dealers in all parts of the United States and British America, and indeed in every civilized portion of the Western Hemisphere. It contains, with the soundest practical advice for the preservation and restoration of health, a large amount of interesting and amusing light reading, and the calendar, astronomical calculations, chronological items, etc., are prepared with great care, and will be found entirely accurate. The Hottel's Almanac for 1875 will probably be the largest edition of a medical work ever published in any country. The proprietors, Messrs. Hottel & Smith, Pittsburg, Pa., send a copy of a two-cent stamp, will forward a copy by mail to any person who cannot procure one in his neighborhood.

New Advertisements

\$12 a day at home. Agents wanted. Outfit and terms free. TRUB & CO., Augusta, Maine.

777 A WEEK guaranteed to Male and Female Agents in their localities. Costs nothing to try. Free of cost. P. O. VICKERY & CO., Augusta, Me.

MIND READING, PSYCHOMANCY, FASCINATION, SOUL CHARMING, MEMORISM, READING THE FUTURE, SHOWING HOW EITHER SEX MAY FORTUNE AND GAIN THE LOVE AND AFFECTION OF ANY PERSON THEY CHOOSE INSTANTLY. 400 pages. By mail \$5. Hunt & Co., 139 S. 7th St., Philadelphia.

\$5-\$20 per day at home. Samples worth \$5-\$20. J. B. BROWN & CO., Portland, Me.

AGENTS, the greatest chance of the age. Address, with stamp, National Copying Co., Atlanta, Ga.

\$5 to \$10 per day. Business hon'ble and profitable. Address Marion Supply Co., Marion, Ohio.

ADVERTISING IN Religious and Agricultural WEEKLIES, HALF-PRICE.

Send for our Catalogue

ON THE LIST PLAN.

For information, address

GEO. P. ROWELL & CO., 41 Park Row NEW YORK.

ADVERTISING IN CANADIAN NEWSPAPERS \$1 for 25 Cents.

Send for our Catalogue

ON THE LIST PLAN.

For information, address

GEO. P. ROWELL & CO., 41 Park Row NEW YORK.

DISPENSARY.

GALEN'S HEAD DISPENSARY

99 1/2 Fourth st., bet. Market and Jefferson, Louisville, Ky.

THIS INSTITUTION WAS ESTABLISHED 1854 by a special act of the Legislature. The object is to give all persons, of either sex, the most skillful treatment for a reasonable fee. Eighteen years' successful practice enables us to guarantee a perfect cure in any case of Syphilis, Gonorrhea, or Venereal Disease, and finally resulting in absolute insanity if allowed to run too long without proper treatment. Gonorrhea, Gleet, Stricture, Syphilis, Scrofula, and all affections of the Urinary Organs cured in the shortest possible time. All Female Complaints speedily and perfectly cured without the use of painful remedies. Consultation personally or by letter free. Patients can be successfully treated by mail or express in any part of the world. Send for our Illustrated Medical Report, treating upon all the above diseases, containing valuable advice in regard to their treatment, etc. Address as above.

PRESCRIPTION FREE

FOR THE SPEEDY CURE OF SEMINAL WEAKNESS, lost manhood and all disorders brought on by indulgence or excess. Any druggist has the ingredients. Address, DAVIDSON & CO., Box 2250, New York.

12-1111-11

INSURANCE.

Capital Authorized, - \$500,000

HOME Insurance Co.

OF MEMPHIS.

Office, No. 20 Madison St.

LOUIS HANAUER, - President

F. M. WHITE, - Vice President

R. P. BOLLING, - Secretary

DIRECTORS:

LOUIS HANAUER, of Schoolfield,

F. M. WHITE, of F. M. White & Co.

J. H. McLELLAND, of Guy, McC. & Co.

HENRY WETTER, of H. Wetter & Co.

M. C. PRANCOR, of Pearce, Suggs & Co.

T. B. HAYNES, of T. B. Haynes & Co.

N. MALATESTA, of N. Malatesta & Co.

PLASTERER.

W. B. LOCKEY,

Plasterer and Grate Setter,

101 UNION STREET.

Orders left with E. F. Risk & Co., 308 Main street, will be promptly attended to.

THE CONNECTICUT MUTUAL Life Insurance Company, OF HARTFORD, CONNECTICUT.

Organized December 15, 1846.

Assets, : : \$43,000,000

JAMES GOODWIN, Pres't; JACOB L. GREEN, Sec'y;

JOHN M. TAYLOR, Ass't Sec'y.

Policies in Force December 31, 1874, 65,316; Insuring \$185,366,633 00

Receipts and Disbursements from Date of Organization, December, 1846, to December 31, 1874—28 Years:

Received for Premiums.....\$80,328,544 93

Interest and Rent Received.....18,223,133 19

Total Receipts.....\$98,551,678 02

Disbursed to Policy Holders by Death and Matured Endowments.....\$20,300,874 53

Dividends Returned to the Insured.....25,301,707 63

Surrendered Policies.....3,999,472 85

Agents' Commissions, Stationery, Salaries, Medical Fees, Postage, etc.....8,647,261 29

For Taxes.....1,901,223 87

Total Disbursements.....\$59,950,419 19

Balance Net Assets December 31, 1874.....38,583,257 85

Percentage Returned to Policy Holders.....\$98,141,775 69

Expense to Management.....50 14

Taxes.....4 75

Reserve for Liabilities.....39 23

Average Dividend to Policy Holders, 1874.....100 00

(Being 6 per cent. higher than any other Company)

Total Dividends Returned to Policy Holders, 1874.....\$3,077,372 83

Ratio of Expense of Management to Receipts, 1874.....\$399 89

Expenses less and dividends larger than any other Company. Persons desiring to insure their lives will find it to their advantage by applying to

STURM & HIRSCH, Gen'l Insurance Agents, 41 Madison Street,

—OR TO—

JAMES S. CARPENTER & CO., General Agents, 43 1/2 Madison Street, Memphis, Tennessee.

38th SEMI-ANNUAL STATEMENT OF THE Clay Fire and Marine Insurance Co., OF NEWPORT, KENTUCKY.

Capital, \$200,000 00; Cash Assets, \$333,238 75.

CHARTER PERPETUAL.

E. H. MORIN, Secretary; D. WOLFE, President.

Chartered March 10, 1856. Commenced Business July 1, 1856.

Statement July 31, 1875.

ASSETS:

Cash in Bank and Transit.....\$10,001 48

First Mortgages.....28,070 07

Collateral Loans, secured by Deposits of U. S. Bonds.....3,870 85

Collateral Loans, secured by Deposits of U. S. Bonds, market value.....16,097 39

Premium Notes.....2,700 86

Real Estate.....11,200 00

Premiums in Transit from Agents.....60,652 65

Personal Property.....1,762 22

Accrued Interest on Bonds and Mortgages.....10,000 00

Total Assets.....\$133,238 75

LIABILITIES:

Losses in Process of Adjustment.....\$13,487 66

All other Liabilities, Commission due Agents, etc.....25,000 00

Re-insurance Reserve, New York standard 50 per cent.....50,000 00

Total Liabilities.....\$88,487 66

CAPITAL AND NET SURPLUS \$24,751 09.

JAMES E. WARNER & CO., Agents, 24 Madison Street and 287 Main Street, Memphis, Tennessee.

50-105

Mutual Benefit Life Ins. Co.

ORGANIZED 1845.

Assets, over - - \$32,000,000

LEWIS C. GROVER, Pres't.

L. SPENCER GOBLE, Vice President; EDWARD A. STRONG, Secretary; BENJ. C. MILLER, Treasurer.

Policies in Force January 1, 1875, 41,302; Insuring \$132,000,000.

THIS IS THE THIRD LARGEST COMPANY IN THE WORLD, AND PAYS THE Largest Dividends to its Policy Holders.

This Company's average dividends for the last thirty years have been higher, and its average expenses for same time have been lower than any other Company in the United States. All kinds of approved policies issued. Not having any Southern claim, parties insuring in this old and sterling institution receive the same dividends as the Northern Policy-holders. Policies non-forfeitable after payment of second year's premium.

Whereas, Within the past seven years, forty-one weak or worthless Life Insurance Companies have been excluded from the State by order of the Insurance Department; and Whereas, There is good reason to believe that within the next seven years many more of a like worthless character will be forced to retire.

This warning is issued to admonish the citizens of Tennessee, and so far as may be to save them from loss in consequence thereof.

To guide the citizens of the State in the selection of the best Life Insurance Companies, we furnish the following practical illustration of their comparative merits:

In doing this we emphatically disclaim any unfriendly bias toward any company, or any desire to injure any. Reliance and reserve information on the subject.

District and Local Agents wanted throughout the State. Apply to J. E. WARNER, State Agent, 24 Madison and 287 Main st., Memphis, Tenn.

50-105

RATIO OF EXPENSE TO INCOME FROM 1865 TO 1875, INCLUSIVE.

Mutual Benefit.....10.33 Continental.....34.90

National Life.....10.30 Washington.....34.07

Connecticut Mutual.....11.53 Security.....34.17

It will be noticed that the ratio of expense of the last three companies were more than double that of the first three. Notice, now, the relative percentage or dividends paid by the Mutual Benefit.....33.36 Continental.....14.53

Connecticut Mutual.....31.27 Washington.....14.40

Mutual Life.....29.70 Security.....11.50

It will be seen that the dividends paid to policy holders by the last three companies are more than ONE-HALF less than the dividends paid by the first three. It is this difference in dividends that makes the difference in the cost of Life Insurance. The Mutual Benefit, with an average return dividend of 35 per cent., furnishes its policy-holders Life Insurance 22 per cent. cheaper than those companies which return only 11 per cent. dividend.

Money paid for Life Insurance is well invested when paid to such a company as the Mutual Benefit, but worse than thrown away when paid to the weak or worthless institutions too often presented for public patronage.

We will give prompt attention to applications for Insurance or for agencies in this company, and will also be glad to furnish information in regard to Life Insurance in any form, or as regards the character and standing of any company.

We specially caution the public against a horde of modern fallacies and now forms of deception, weak and in some cases by worthless companies. Before investing in anything of the kind, send your address and receive information on the subject.

Life Insurance Agents and solicitors will find with this company the most favorable conditions for successful work.

District and Local Agents wanted throughout the State. Apply to J. E. WARNER, State Agent, 24 Madison and 287 Main st., Memphis, Tenn.

50-105

ON DECEMBER 6, 1875.

A Tenth, which costs only \$5, can draw any of the following, and will be received by the Company at any time in six months, as \$5 in the purchase of a \$25 Bond.

This is a chance for gain, and no chance for loss.

10 Premiums of \$1,000 each

10 Premiums of \$500 each

10 Premiums of \$300 each

10 Premiums of \$200 each

10 Premiums of \$100 each

100 Premiums of \$50 each

200 Premiums of \$25 each

444 Premiums of \$10 each

3000 Premiums of \$5 each

THE LOWEST PREMIUM IS \$2.10

Each Fraction must draw this sum.

All Fractions will be good with \$25 to purchase the \$100 Bond.

This is a chance for a fortune, and no chance for loss.

A \$25 Bond participates in four drawings each year, until it has drawn one of the following premiums:

\$100,000.

\$21, \$50, \$100, \$200, \$300, \$500, \$1000, \$2000, \$5000, \$10,000, \$35,000, \$100,000.

The Bonds issued by the Industrial Exhibition Co. are a copy of the European Government Loans.

The Bonds are a safe investment.

PEOPLE OF SMALL MEANS

Can find no better or safer investment. No chance of loss. A fortune may be acquired.

ON DECEMBER 6th—On January 3d PURCHASE NOW.

How to Purchase.

In person, or by certified Check, or Express, or Postal Order, or Draft, or enclosed Green-backs in a registered letter, to be made payable to the Industrial Exhibition Co.

The funds raised by sale of these Bonds will be applied to the erection of a

CRYSTAL PALACE,

Which Every American Will Be Proud Of RECOLLECT.

The Industrial Exhibition is a legitimate enterprise, chartered by the State of New York. Its Directors are the best citizens of New York.

It has had seven drawings since July, 1874 and paid out principal and interest.

\$750,000.

Any one obtaining a premium, the Company pledges itself not to make back.

This enterprise is simply a new form of bond; in no sense is it to be recognized as a lottery.

There are no blanks. Be sure and purchase at once.

\$5 will buy a Fraction for December 6, 1875.

\$5 will buy a Fraction for January 3, 1876.

\$10 will buy a Half bond for Jan. 3, 1876.

\$20 will buy a Whole Bond for Jan. 3, 1876.

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